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SNELL & WILMER L.L.P. (Main)			EXAMINER	
400 EAST VAN BUREN			LOFTUS, ANN E	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/611,781	Applicant(s) KEIS ET AL.
	Examiner ANN LOFTUS	Art Unit 3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).

Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 03 December 2007.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-12 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-12 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on 12/3/07 is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO/0256/06)
Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date _____

5) Notice of Informal Patent Application

6) Other: _____

DETAILED ACTION

Status of the Claims

1. This action is in response to an amendment filed on 12/3/07. Claims 1-12 are pending. Claims 10-12 are new. The application claims priority from a provisional filed 1/14/03.

Drawings

2. The replacement drawing sheet was received on 12/3/07. These drawings are accepted.

Response to Arguments

3. In the previous action, Official Notice was taken that businesses keep records of checks printed for audits and to prevent fraud. This was not traversed, and now stands as admitted prior art.

4. Applicant's arguments with respect to claims 1-9 have been considered but are moot in view of the new ground(s) of rejection: Remington and Stinson.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claim 1 is rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5483445 filed 21 Oct 1993 by Pickering, in view of US Patent No 6578015 filed 31 Aug 1999 by Haseltine et al, in view of US Patent 6070150 filed 10/18/96 by Remington and US Patent 6045039 filed 10/16/97 by Stinson et al. and further in view of US Patent No 5504677 filed Oct 15 1992 by Pollin.

As to claim 1, Pickering teaches a remittance manager configured to process incoming payments in lines 55-68 col 13. Pickering teaches an electronic payment processor configured to process outgoing electronic payments in col 12 line 50. Pickering teaches a request processor (communications manager) in Figure 1. Pickering does not specifically teach a transaction manager. Haseltine teaches a financial transaction manager configured to process and execute various financial transactions in Fig 2. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Pickering to add a transaction manager in order to manage internal account transfers.

Pickering does not explicitly teach formatting incoming payments. Remington teaches in col 7 lines 50-60 formatting incoming payments (remittance information). It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to explicitly add formatting incoming payments in order to facilitate compatibility with existing systems.

Pickering does not teach validating incoming payments according to internal rules and external rules. Stinson teaches validating a payment (transaction) against rules in col 12 lines 15-28 and fig 9. Stinson does not explicitly teach internal and

external rules. A person of ordinary skill in the art would understand that banking is governed by both internal corporate and external regulatory rules. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Pickering to add validating incoming payments according to internal rules and external rules in order to catch problems before funds are transferred.

The Pickering Haseltine combination does not specifically teach a financial institution validator. Pollin teaches a financial institution validator configured to validate data regarding external institutions in col 9 lines 45-68. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to add a financial institution validator configured to validate data regarding external institutions in order to ensure that financial institution data is correct and current.

The Pickering Haseltine combination does not specifically teach an arrangement manager. Pollin teaches an arrangement manager(scheduler) configured to receive requests for periodic and requested movement of funds in col 4 lines 18-22. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to add an arrangement manager(scheduler) configured to perform specified periodic events in order to avoid errors from manually triggering periodic events.

The Pickering Haseltine combination does not specifically teach a check writing manager. Pollin teaches a check writing manager configured to process checks in items 216 and 218 of Fig. 2, described in col 12 line 38 to col 13 line 53. It would have been

obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to add a check writing manager configured to process checks in order to satisfy customers who wish to be paid by check.

Pickering does not explicitly teach receiving instructions in a format that is usable by an existing financial system of a financial institution. Haseltine teaches in col 4 line 53 to col 5 line 36 formats and translators for transaction data, including OFX, which is usable by an existing financial system of a financial institution. Remington teaches in col 7 lines 50-60 formatting for compatibility with legacy systems. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Pickering to add teach receiving instructions in a format that is usable by an existing financial system of a financial institution in order to allow the instructions to be processed.

The financial transaction manager of Haseltine is not explicitly described to perform instructions related to various financial transactions, wherein said instructions include formatted payments, periodic and requested movement of funds, and validated data regarding external institutions, and wherein the instructions are received in a format that is usable by an existing financial system of a financial institution. However, each of these elements was known in the art as described above. Each of the elements performs as expected in the combination, without unexpected results. It would have been within ordinary creativity and reasoning to a person of ordinary skill in the art at the time of the invention to modify Pickering Haseltine to add, with predictable results and a reasonable expectation of technical success, a financial transaction manager to perform

instructions related to various financial transactions, wherein said instructions include formatted payments, periodic and requested movement of funds, and validated data regarding external institutions, and wherein the instructions are received in a format that is usable by an existing financial system of a financial institution, since the elements were known.

7. Claims 2 and 3 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering, and Haseltine and Remington and Stinson and Pollin, further in view of US Patent No. 6493680 filed 19 Feb 1998 by Logan et al.

As to claim 2, the parent limitations are addressed above. Pollin teaches a front-end in col 15 line 20, but the Pickering Haseltine Pollin combination does not specifically teach an internal and external front-end. Logan teaches a front-end (interface component) for internal use and a front-end for external use in col 4 lines 50-60. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add a front-end for internal use and a front-end for external use because it allows each group of users to have the tools and data they use presented in a useful way.

As to claim 3, the Pickering Haseltine combination does not specifically teach a message system. Pollin teaches a message system in block 210 of Figure 2. It would have been obvious to a person of ordinary skill in the art to modify the Pickering Haseltine combination to add communication via a messaging in order to let operators and other systems know of events that occur.

8. Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering, and Haseltine and Remington and Stinson and Pollin and Logan, further in view of US Patent No. 5930778 filed 11 July 1996 by Geer.

As to claim 4, the parent limitations are addressed above. The Pickering Haseltine Pollin combination does not specifically teach scanning a remittance and assigning an identifier. Geer teaches in claim 15 scanning incoming remittances into electronic format, assigning a unique identifier to each remittance, and storing said unique identifier with data regarding the incoming remittance. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add scanning incoming remittances into electronic format, assigning a unique identifier to each remittance, and storing said unique identifier with data regarding the incoming remittance because it enables electronic processing of the remittance, and allows easier retrieval of the remittance data than filing the paper copy.

9. Claim 5 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering, and Haseltine and Remington and Stinson and Pollin, and Logan and Geer, further in view of US Patent No. 5220501 filed 8 Dec 1989 by Lawlor.

As to claim 5, the parent limitations are addressed above. The Pickering Haseltine Pollin combination does not specifically teach translating instructions. In col 21 lines 3-20 Lawlor teaches receiving instructions from a request processor, translating

the instructions into a format readable by another system and transmitting the translated instructions to another system. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add receiving instructions from a request processor, translating the instructions into a format readable by another system and transmitting the translated instructions to another system because the process of settling transactions requires communications with many systems and translation would enable more transactions to be processed.

10. Claims 6-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering, and Haseltine and Remington and Stinson and Pollin and Logan and Geer and Lawlor, further in view of Official Notice.

As to claim 6, the parent limitations are addressed above. The Pickering Haseltine combination does not specifically teach check writing. Pollin teaches in col 12 line 38 to col 13 line 54 receiving a request to write a check, formatting said request, and sending a print request to a printer. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to add receiving a request to write a check, formatting said request, and sending a print request to a printer in order to be able to make payments to entities who wish to be paid by check. The Pickering Haseltine Pollin combination does not specifically teach storing data regarding each print request in a database. Official Notice is taken that businesses keep records of checks printed for audits and to prevent fraud.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add storing data regarding each print request in a database in order to have a record of each check printed to prevent fraud and for audits.

As to claim 7, the Pickering Haseltine Pollin combination does not specifically teach receiving a request to perform an electronic transaction, formatting said request into a form usable by an electronic payment network, sending said formatted request to an electronic payment network and storing data regarding each request in a database. In col 21 lines 3-20 Lawlor teaches receiving a request to perform an electronic transaction, formatting said request into a form usable by an electronic payment network, sending said formatted request to an electronic payment network and storing data regarding each request in a database. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add receiving a request to perform an electronic transaction, formatting said request into a form usable by an electronic payment network, sending said formatted request to an electronic payment network and storing data regarding each request in a database because the ability to reformat transactions would enable more transactions to be processed and storing the data would provide a record for later verification.

As to claim 8, the Pickering Haseltine combination does not specifically teach creating periodic arrangements, validating arrangements against pre-determined criteria, storing arrangements, including a scheduled date, comparing a current date

with scheduled dates, and transmitting messages regarding scheduled arrangements. Pollin teaches creating periodic arrangements, validating arrangements against pre-determined criteria, storing arrangements, including a scheduled date, comparing a current date with scheduled dates, and transmitting messages regarding scheduled arrangements. It would have been obvious to a person of ordinary skill in the art to modify the Pickering Haseltine combination to add creating periodic arrangements, validating arrangements against pre-determined criteria, storing arrangements, including a scheduled date, comparing a current date with scheduled dates, and transmitting messages regarding scheduled arrangements in order to support a scheduling function for routine transaction instead of manually re-entering them or trying to remember to execute them at the proper time.

As to claim 9, Pickering does not specifically teach validating transactions. Haseltine teaches validating transactions in col 6 lines 57-65. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Pickering to add validating transactions because that way errors would be identified and appropriate alerts and actions could be started. The Pickering Haseltine Pollin combination does not specifically teach directing transactions to an appropriate component. Lawlor col 20 lines 11 –29 teaches directing transactions to an appropriate component. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add directing transactions to an appropriate component in order to avoid the overhead of excess processing if all systems were to receive all transactions.

As to claim 10, Pickering Haseltine does not explicitly teach internal rules including minimum balance, maximum balance, minimum transfer amounts, maximum transfer amounts, and daily limits on withdrawals. Stinson Fig 9 teaches transfer amount (check) exceeding set limits as an internal rule. Official Notice is taken that it is old and well-known for a financial institution to have internal rules regarding minimum balance, maximum balance, minimum transfer amounts, maximum transfer amounts, and daily limits on withdrawals. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Pickering Haseltine to add teach internal rules including minimum balance, maximum balance, minimum transfer amounts, maximum transfer amounts, and daily limits on withdrawals in order to quickly identify problematic transactions.

As to claim 11, Logan teaches in col 6, lines 1-10, government reporting. A person of ordinary skill in the art would have understood that the external business rules include reporting regulations relating to a government agency because it is old and well-known that financial institutions have to report some transactions to the government.

As to claim 12, Pickering teaches an electronic payment processor configured to process outgoing electronic payments in col 12 line 50. An electronic payment manager is understood to process outgoing electronic payments. A person of ordinary skill in the art at the time of the invention would have understood that the outgoing payments could be to entities within a single financial institution. For example, if a certain payee required a certain format or timing requirements, it might have a separate electronic payment manager, such that all of its payments went to a single entity.

Conclusion

11. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ann Loftus whose telephone number is 571-272-7342. The examiner can normally be reached on M-F 8-4.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Kambiz Abdi/
Supervisory Patent Examiner, Art
Unit 3692

AL